

Fill in this information to identify the case:

Debtor 1 Marianne Dugan

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 16-17625-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR HILLDALE TRUST

Court claim no. (if known): 7-1

Last 4 digits of any number you use to identify the debtor's account: 9703

Date of payment change: 4/1/2019

Must be at least 21 days after date of this notice

New total payment: \$1,280.53

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$282.75

New escrow payment: \$284.17

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Marianne Dugan

Print Name

Middle Name

Last Name

Case number (if known) 16-17625-elf

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Ashlee Fogle
Signature

Date 03/07/2019

Print Ashlee Fogle
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City

State

ZIP Code

Contact Phone 470-321-7112

Email afogle@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on March 7, 2019,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Brad J. Sadek
Sadek and Cooper
1315 Walnut Street
Suite 502
Philadelphia, PA 19107

Marianne Dugan
3641 Canby Drive
Philadelphia, PA 19154

William C. Miller, Esq.
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

United States Trustee
Office of the U.S. Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107

RAS Crane, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Ben Abaidoo
Ben Abaidoo
babaiddoo@rascrane.com

JEFFREY DUGAN
1315 WALNUT ST STE 502
PHILADELPHIA PA 19107-4707

Loan Number: [REDACTED]
Analysis Date: 12/24/2018
Customer Service 1-800-495-7166
Monday-Thursday 8:00 a.m. to 9:00 p.m. CT
Friday 8:30 a.m. to 5:00 p.m. CT
Saturday 10:00 a.m. to 4:00 p.m. CT

	PRESENT PAYMENT	NEW PAYMENT effective 04/01/2019
Principal & Interest	\$996.36	\$996.36
Escrow Payment	\$152.67	\$284.17
Escrow Shortage	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total	\$1,149.03	\$1,280.53

ESCROW ANALYSIS STATEMENT

At least once every 12 months Fay Servicing analyzes your escrow account, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account analysis below is an estimate of the activity that will occur in your escrow account over the next 12 months. The analysis will show if you currently have a shortage or overage in your account. This amount will be accounted for in your new monthly escrow payment unless there is an overage amount over \$50. In this case, the full amount of the overage will be refunded to you.

UNDERSTANDING YOUR MONTHLY ESCROW PAYMENT AMOUNT						
1. Projected Monthly Escrow Payment						
The section titled "Projected Escrow Activity for the Next 12 Months" is a schedule that represents all anticipated payments to and from escrow for the coming year. First, we take the total of all Projected Payments from Escrow (a) and divide it equally over 12 months to determine your Projected Monthly Escrow Payment: \$3,410.03 / 12 months = \$284.17.						
2. Escrow Surplus/Shortage						
The minimum escrow balance required in your account is known as the Required Low Point. This is noted as (b) under "Projected Escrow Activity for the Next 12 Months". The Required Low Point is set in accordance with your mortgage contract, state law or federal law. Mortgage Insurance, if any, is not included in the Required Low Point calculation. Next, we compare the Projected Low Point (c) to the Required Low Point (b) to determine the overage/surplus: You have a surplus of \$806.35 because the Projected Low Point (c) of -\$190.32 plus the escrow adjustment* is more than the Required Low Point of \$568.34. *An Escrow Adjustment of \$1,565.01, scheduled to be repaid through the bankruptcy, is included in this calculation. If the surplus is less than \$50.00, it will be spread to the low point "the minimum escrow balance required", which could be spread equally up to 12 months and automatically reduce your monthly payment accordingly. Otherwise, if your loan is contractually current, we will send you a check for the surplus amount.						
3. New Monthly Escrow Payment						
Principal & Interest \$996.36 Escrow Payment \$284.17 Escrow Shortage \$0.00 Optional Insurance \$0.00 Other \$0.00 Total \$1,280.53 Effective Date 04/01/2019						
MONTH	PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE	
			STARTING BALANCE	-190.33	568.33	
Apr-19	284.17	.00		93.84	852.50	
May-19	284.17	.00		378.01	1,136.67	
Jun-19	284.17	.00		662.18	1,420.84	
Jul-19	284.17	.00		946.35	1,705.01	
Aug-19	284.17	.00		1,230.52	1,989.18	
Sep-19	284.17	.00		1,514.69	2,273.35	
Oct-19	284.17	.00		1,798.86	2,557.52	
Nov-19	284.17	.00		2,083.03	2,841.69	
Dec-19	284.17	.00		2,367.20	3,125.86	
Jan-20	284.17	.00		2,651.37	3,410.03	
Feb-20	284.17	1,832.03	CITY / TOWN	1,103.51	1,862.17	
Mar-20	284.17	1,578.00	HOMEOWNERS I	(c) -190.32	(b) 568.34	
TOTAL	\$3,410.04	(a) \$3,410.03				

IMPORTANT MESSAGES

ACH Debit Borrowers: You have previously authorized Fay Servicing, LLC, to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein. Fay Servicing, LLC, is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Fay Servicing, LLC, at least three (3) business days prior to your next scheduled debit.

Fay Servicing is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 A.M. - 9 P.M. Friday 8:30 A.M. - 5 P.M., and Saturday 10 A.M. - 4 P.M. CST. Call today: 1-800-495-7166. NMLS ID# [REDACTED] NC residents: Fay Servicing, LLC, NC Permit Number 112302, 440 S. LaSalle St., Suite 2000, Chicago, IL 60605-6011.

This is a statement of actual activity in your escrow account from 04/01/2018 through 03/31/2019. This section provides last year's projections and compares it with actual activity.

An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

MONTH	PAYMENTS		DISBURSEMENTS		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	565.53	-3,981.45
04/18	282.75					848.28	-3,981.45 <
05/18	282.75					1,131.03	-3,981.45
06/18	282.75					1,413.78	-3,981.45
07/18	282.75	1,205.97				1,696.53	-2,775.48
08/18	282.75	305.34				1,979.28	-2,470.14
09/18	282.75	152.67				2,262.03	-2,317.47
10/18	282.75	792.73				2,544.78	-1,524.74
11/18	282.75					2,827.53	-1,524.74
12/18	282.75	3,896.19			E	3,110.28	2,371.45
01/19	282.75	282.75			E	3,393.03	2,654.20
02/19	282.75	282.75	1,832.03	1,832.03	E CITY / TOWN	1,843.75	1,104.92
03/19	282.75	282.75 *	1,561.00	1,578.00	E HOMEOWNERS I	565.50 <	-190.33
TOTAL	\$3,393.00	\$7,201.15	\$3,393.03	\$3,410.03			